

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE: JANNET E. BAXTER : CHAPTER 13**  
**Thru DENNIS BAXTER POA :**  
**Debtor(s) : BANKRUPTCY NO. 23-13186**

**CERTIFICATE OF SERVICE AND  
CERTIFICATION OF NO RESPONSE**

I, PAUL H. YOUNG, ESQUIRE, attorney for Debtor, do hereby certify the following:

1. I served by facsimile and/or first-class mail on January 8, 2025, a true and correct copy of Debtors' Motion to Approve Loan Modification, as well as their Notice of Motion, Response Deadline and Hearing Date on the U.S. Trustee, Trustee and all creditors on matrix.

2. I have not received a responsive pleading from any party or answers within the time period provided by the Rules of Court.

WHEREFORE, it is respectfully requested that this Honorable Court enter the proposed Order attached to the Motion to Approve Loan Modification.

/s/ Paul H. Young  
PAUL H. YOUNG, ESQUIRE  
Attorney for Debtor  
3554 Hulmeville Road, Suite 102  
Bensalem, PA 19020  
(215) 639-5297